



**National  
HealthCare**

**MediClub™ INSURE**

**MediClub™ iElite**

R409pm



## **MediClub™ Insure iElite Benefits**

<b>BENEFIT</b>	<b>SERVICE</b>
<b>GP VISITS</b>	Members can make use of any National HealthCare Network GP. Benefits include unlimited consultations from the Network GP. WhatsApp functionality for medical advice from qualified nurses and virtual GP consultations are available within the waiting period. A 30-day waiting period applies from the Participation Date or Reinstatement Date of the policy.
<b>GP MINOR PROCEDURES</b>	Minor procedures performed in GP rooms are included. Other GP procedures charged at a discounted fee. A 30-day waiting period applies from the Participation Date or Reinstatement Date of the policy.
<b>BASIC PATHOLOGY</b>	Basic blood tests as requested by National HealthCare provider subject to National HealthCare protocols and approved list of tests. A 30-day waiting period applies from the Participation Date or Reinstatement Date of the policy.
<b>BASIC RADIOLOGY</b>	Basic Black and White X-Rays as requested by National HealthCare provider, subject to National HealthCare protocols and approved list of codes. A 30-day waiting period applies from the Participation Date or Reinstatement Date of the policy.
<b>ACUTE MEDICATION</b>	Provided by a National HealthCare Network GP or prescription from a Network Pharmacy according to the National HealthCare medicine formulary. A 30-day waiting period applies from the Participation Date or Reinstatement Date of the policy.
<b>CHRONIC MEDICATION</b>	Unlimited for 26 Chronic Conditions. Subject to registration and according to the National HealthCare medicine formulary. A 6 month waiting period applies from the Participation Date or Reinstatement Date of the policy.



0860 002 402



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BENEFIT	SERVICE
<b>BASIC DENTISTRY</b>	Benefits include consultations, fillings, extractions, infection control, cleaning and polishing of teeth. Subject to a list of approved dental codes. A 6 month waiting period applies from the Participation Date or Reinstatement Date of the policy.
<b>BASIC OPTOMETRY</b>	Benefits include one optical test, standard basic frame, one set of clear single vision lenses or bi-focal lenses or contact lenses (to the value of R500) every 24 months. A 6 month waiting period applies from the Participation Date or Reinstatement Date of the policy.
<b>24/7 TELEPHONIC EAP BENEFITS</b>  0860 222 286	<b>Personal Health Advisor:</b> Health advice from qualified nurses. <b>Credit &amp; Debt Assist:</b> Unlimited free expert advice on how best to improve your financial standing. <b>Legal Assist:</b> Advice line manned by qualified in-house attorneys who provide guidance on all legal matters. <b>Trauma Counselling:</b> Trauma debriefing.
<b>HIV BENEFIT</b>	HIV Elisa screening blood test. 30 day waiting period applies from Participation Date or Reinstatement Date of the policy.
<b>SPECIALIST VISITS</b>	Specialist Visits Limited to 2 visits and R2 600 per family per annum. Specialist visits will only be covered if a Network GP has referred the insured to a specialist. A 3 month waiting period applies from the Participation Date or Reinstatement Date of the policy.
<b>EMERGENCY TRANSPORTATION SERVICES PROVIDED BY LIFEMED</b>  0861 086 911	Ambulance services are available for accidents or life threatening emergencies as assessed by the Lifemed ambulance emergency call centre. A 30-day waiting period applies from the Participation Date or Reinstatement Date of the policy.
<b>ACCIDENTAL HOSPITALISATION</b>	R200,000 per insured per event, R400,000 per insured per annum. In the event of an accident, access to a private hospital, for emergency stabilisation and treatment is provided. This includes general, high care or ICU wards of a private hospital.  The meaning of an accident is defined in the Policy wording.
<b>EMERGENCY CASUALTY COVER</b>	Emergency treatment in a casualty ward is payable for injuries resulting from accidents in a private hospital up to a maximum of R18 000 per insured per annum.
<b>ACCIDENTAL DEATH</b>	Benefit of R15 000 is payable on the 'accidental death of the policy holder.

GENERAL	
<b>AGE LIMIT</b>	Maximum age 64.
<b>ANNUAL AMENDMENTS</b>	Plan changes are allowed on the annual anniversary date of the policy.
<b>NETWORK</b>	National HealthCare Providers – National Coverage.
<b>ENQUIRIES</b>	0860 002 402 NHGcustomercare@nationalhealthcare.co.za

# How it works



## Primary Healthcare

Our Day to Day services are provided through the National HealthCare Provider Network. The provider Network consists of the largest independent national network of over 12 000 healthcare service providers that include: **GP's, Dentists, Optometrists and Pharmacies and related services.** Members are required to make use of the National HealthCare Network Providers. The list of these service providers can be found on the MobiApp. Alternatively, you can contact National HealthCare on 0860 002 402. **Members will be required to produce membership card/certificate and ID when using a Network Health Provider.**



## Accident / Emergency

National HealthCare have agreements with most Private Hospitals in South Africa. In the case of any emergency room admittance, **Pre-Authorisation is required by members.** In the event of an accident dial **0860 002 402** (found on the Membership Card). Members will be allowed 48 hours from admission in which to contact the contact centre and obtain authorisation.



### Notify

You will receive a welcome SMS and confirmation of successful registration.



### Get Help

Contact 0860 002 402 or [NHGcustomercare@nationalhealthcare.co.za](mailto:NHGcustomercare@nationalhealthcare.co.za) for any assistance.



### Membership Card

Your digital membership card will be available on the MobiApp.



National Health Group (Pty) Ltd (2015/130345/07), a registered Managed Care Organisation (MCO110) and Administrator (ADMIN72), is a juristic representative of African Unity Life Ltd (2003/016142/06). African Unity Life Ltd is a licensed life insurer and an authorised Financial Services Provider - FSP 8447. The authorised intermediary of the demarcated insurance product is Leap SA (Pty) Ltd (2002/013244//07), an authorised Financial Services Provider - FSP 43503. This demarcated insurance product is an EssentialMED (Pty) Ltd product, and is underwritten by the insurer, African Unity Life Ltd. This product is a health insurance plan as per the long-term insurance act, not a medical aid scheme, and is therefore not a substitute for medical scheme membership. Ts & Cs apply.



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